



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name MORGAN STANLEY

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 1,222,233,000

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 2

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

MORGAN STANLEY
1585 BROADWAY

NEW YORK, NY 10036

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BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	1,208,509,000	1,146,169,000	1,167,608,250	980,970,000	886,264,750
Net income (\$000)	3,666,000	4,120,000	15,034,000	10,996,000	9,042,000
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.81	2.55	4	0.85	2.67	3	0.86	2.60	4	0.81	2.77	4	0.75	3.01	4
+ Non-interest income	4.11	0.97	97	4.60	1.13	96	4.24	1.04	98	4.14	1.21	96	3.91	1.32	95
- Overhead expense	3.36	2.18	90	3.65	2.28	93	3.43	2.17	93	3.44	2.57	82	3.40	2.69	82
- Provision for credit losses	0.05	0.04	62	-0.03	-0.12	55	0.01	-0.09	74	0.06	0.51	3	0.01	0.15	13
+ Securities gains (losses)	0.01	0	91	0.05	0.01	89	0.02	0.01	82	0.01	0.02	56	0.01	0.01	73
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	5
= Pretax net operating income (tax equivalent)	1.52	1.35	66	1.87	1.78	59	1.69	1.66	58	1.47	1.04	79	1.27	1.56	22
Net operating income	1.21	1.03	71	1.44	1.36	55	1.29	1.26	56	1.12	0.81	77	1.02	1.19	25
Net income	1.21	1.02	71	1.44	1.35	55	1.29	1.26	56	1.12	0.82	76	1.02	1.19	25
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.03	2.96	4	1.06	3.18	3	1.05	3.06	4	1.30	3.55	3	2.30	4.41	1
Interest expense	0.15	0.20	42	0.15	0.29	23	0.13	0.25	21	0.43	0.52	42	1.50	1.08	78
Net interest income (tax equivalent)	0.88	2.75	4	0.91	2.88	3	0.93	2.80	4	0.88	3.01	4	0.81	3.33	4
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.03	0.09	43	0.02	0.16	19	0.05	0.11	38	0.05	0.27	15	0.01	0.21	6
Earnings coverage of net loan and lease losses (X)	243.95	38.54	89	528.60	25.70	97	155.71	39.72	90	154.40	22.91	93	1,427.63	24.40	99
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.28	1.20	2	0.33	1.49	0	0.26	1.23	0	0.38	1.58	1	0.22	0.83	3
Allowance for loan and lease losses / Total loans and leases	0.26	1.17	2	0.30	1.47	0	0.24	1.20	0	0.36	1.55	1	0.20	0.81	2
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.73	0.47	82	0.75	0.70	63	1.10	0.49	89	0.92	0.71	74	0.85	0.57	79
30-89 days past due loans and leases / Total loans and leases	0.05	0.32	5	0.07	0.33	10	0.11	0.32	19	0.11	0.39	13	0.07	0.43	7
Liquidity and Funding															
Net noncore funding dependence	-19.83	-1.97	5	9.97	-0.51	81	-10.77	-2.33	22	9.02	3.20	72	18.61	14.45	66
Net short-term noncore funding dependence	-70.94	-6.65	3	-36.38	-6.88	5	-60.08	-7.71	3	-41.02	-4.76	5	-52.58	3.38	6
Net loans and leases / Total assets	21.35	59.31	3	21.69	60.99	3	22.64	58.67	3	21	61.58	5	19.24	63.77	5
Capitalization															
Tier 1 leverage ratio	6.76	9.06	5	7.50	9.15	8	7.12	8.98	7	8.36	9.13	31	8.26	9.76	11
Holding company equity capital / Total assets	8.42	10.29	21	9.17	10.72	26	8.87	10.71	21	9.12	11.16	20	9.11	12.43	12
Total equity capital (including minority interest) / Total assets	8.52	10.40	22	9.28	10.85	26	8.97	10.82	22	9.24	11.29	20	9.24	12.57	11
Common equity tier 1 capital / Total risk-weighted assets	14.45	12.21	83	16.74	12.57	89	16.05	12.42	89	17.36	12.38	92	16.43	12.17	89
Net loans and leases / Equity capital (X)	2.54	5.82	3	2.36	5.73	2	2.55	5.53	3	2.30	5.58	5	2.11	5.21	7
Cash dividends / Net income	37.53	33.45	56	18.76	23.13	36	28.51	28.27	50	25.38	42.30	28	29.69	33.12	46
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	5.48	9.35	50	22.26	16.49	69	6.48	10.50	38	24.62	16.68	75	4.91	9.26	45
Equity capital	-3.16	4.03	31	23.76	9.13	85	3.60	7.46	41	24.81	6.99	90	1.62	10.49	14
Net loans and leases	3.85	6.29	46	37.13	7.22	92	14.81	3.36	84	35.97	9.07	92	14.56	9.10	78
Noncore funding	-13.86	-10.65	45	16.41	-25.09	89	-13.33	-14.79	51	15.79	-12.18	81	9.61	6.59	61
Parent Company Ratios															
Short-term debt / Equity capital	11.34	0.49	97	13.41	0.52	97	6.20	0.57	93	17.42	0.77	95	19.44	1.02	96
Long-term debt / Equity capital	149.82	11.08	97	133.44	11.33	97	155.21	10.95	97	139.76	13.56	96	162.30	13.04	96
Equity investment in subsidiaries / Equity capital	95.96	103.47	12	105.97	102.85	69	111.48	103.22	85	98.64	102.81	25	97.81	103.22	18
Cash from ops + noncash items + op expense / Op expense + dividends	-95.16	125.04	6	-355.06	98.58	0	104.54	154.48	30	280.36	147.24	90	381.20	190.27	88

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,556,000	1,398,000	5,920,000	5,406,000	7,267,000	11.30	46.24
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	1,555,000	1,398,000	5,914,000	5,406,000	7,267,000	11.23	46.15
Tax-exempt income on loans and leases.....	1,000	0	6,000	0	0		
Estimated tax benefit on income on loans and leases.....	800	0	6,000	0	0		
Income on loans and leases (tax equivalent).....	1,556,800	1,398,000	5,926,000	5,406,000	7,267,000	11.36	46.32
Investment interest income (tax equivalent).....	774,200	846,000	2,861,000	2,318,000	2,165,000	-8.49	132.49
Interest on balances due from depository institutions.....	0	1,000	-2,000	108,000	505,000	-100.00	-100.00
Interest income on other earning assets.....	563,000	591,000	2,600,000	3,944,000	9,133,000	-4.74	-36.46
Total interest income (tax equivalent).....	2,894,000	2,836,000	11,385,000	11,776,000	19,070,000	2.05	23.94
Interest on time deposits of \$250K or more.....	0	0	0	0	0		
Interest on time deposits < \$250K.....	55,000	102,000	330,000	709,000	981,000	-46.08	
Interest on foreign office deposits.....	2,000	2,000	10,000	17,000	22,000	0.00	0.00
Interest on other deposits.....	12,000	17,000	63,000	227,000	881,000	-29.41	33.33
Interest on other borrowings and trading liabilities.....	293,000	224,000	696,000	2,589,000	10,050,000	30.80	-73.46
Interest on subordinated debt and mandatory convertible securities.....	72,000	64,000	267,000	307,000	470,000	12.50	-8.86
Total interest expense.....	434,000	409,000	1,366,000	3,849,000	12,404,000	6.11	-63.65
Net interest income (tax equivalent).....	2,460,000	2,427,000	10,019,000	7,927,000	6,666,000	1.36	115.60
Non-interest income.....	12,418,000	13,175,000	49,563,000	40,581,000	34,661,000	-5.75	43.91
Adjusted operating income (tax equivalent).....	14,878,000	15,602,000	59,582,000	48,508,000	41,327,000	-4.64	52.28
Overhead expense.....	10,165,000	10,469,000	40,026,000	33,736,000	30,097,000	-2.90	46.58
Provision for credit losses.....	140,000	-84,000	82,000	581,000	120,000		536.36
Securities gains (losses).....	44,000	134,000	210,000	137,000	103,000	-67.16	2100.00
Other tax equivalent adjustments.....	0	0	0	0	-11,000		
Pretax net operating income (tax equivalent).....	4,592,000	5,350,000	19,684,000	14,443,000	11,287,000	-14.17	63.13
Applicable income taxes.....	873,000	1,176,000	4,548,000	3,239,000	2,064,000	-25.77	7.12
Tax equivalent adjustments.....	4,000	6,000	16,000	25,000	-14,000	-33.33	-42.86
Applicable income taxes (tax equivalent).....	877,000	1,182,000	4,564,000	3,264,000	2,050,000	-25.80	6.69
Minority interest.....	49,000	48,000	86,000	183,000	195,000	2.08	19.51
Net income before discontinued operations, net of minority interest.....	3,666,000	4,120,000	15,034,000	10,996,000	9,042,000	-11.02	87.81
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	3,666,000	4,120,000	15,034,000	10,996,000	9,042,000	-11.02	89.95
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	3,715,000	4,168,000	15,120,000	11,179,000	9,237,000	-10.87	88.48
Investment securities income (tax equivalent).....	774,200	846,000	2,861,000	2,318,000	2,165,000	-8.49	132.49
US Treasury and agency securities (excluding mortgage-backed securities).....	294,000	293,000	1,176,000	1,232,000	1,163,000	0.34	177.36
Mortgage-backed securities.....	468,000	527,000	1,631,000	955,000	888,000	-11.20	158.56
All other securities.....	12,200	26,000	54,000	131,000	114,000	-53.08	-73.48
Cash dividends declared.....	1,376,000	773,000	4,286,000	2,791,000	2,685,000	78.01	195.91
Common.....	1,252,000	635,000	3,818,000	2,295,000	2,161,000	97.17	233.87
Preferred.....	124,000	138,000	468,000	496,000	524,000	-10.14	37.78

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	0.96	2.75	3	0.99	2.96	3	0.98	2.85	4	1.20	3.27	3	2.15	4	2
Less: Interest expense	0.14	0.19	42	0.14	0.27	23	0.12	0.23	22	0.39	0.48	42	1.40	0.98	79
Equals: Net interest income (tax equivalent)	0.81	2.55	4	0.85	2.67	3	0.86	2.60	4	0.81	2.77	4	0.75	3.01	4
Plus: Non-interest income	4.11	0.97	97	4.60	1.13	96	4.24	1.04	98	4.14	1.21	96	3.91	1.32	95
Equals: adjusted operating income (tax equivalent)	4.92	3.56	89	5.44	3.87	90	5.10	3.70	92	4.94	4.04	84	4.66	4.41	65
Less: Overhead expense	3.36	2.18	90	3.65	2.28	93	3.43	2.17	93	3.44	2.57	82	3.40	2.69	82
Less: Provision for credit losses	0.05	0.04	62	-0.03	-0.12	55	0.01	-0.09	74	0.06	0.51	3	0.01	0.15	13
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.01	0	91	0.05	0.01	89	0.02	0.01	82	0.01	0.02	56	0.01	0.01	73
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	5
Equals: Pretax net operating income (tax equivalent)	1.52	1.35	66	1.87	1.78	59	1.69	1.66	58	1.47	1.04	79	1.27	1.56	22
Less: Applicable income taxes (tax equivalent)	0.29	0.31	48	0.41	0.40	59	0.39	0.38	58	0.33	0.23	80	0.23	0.36	16
Less: Minority interest	0.02	0	94	0.02	0	94	0.01	0	90	0.02	0	93	0.02	0	90
Equals: Net operating income	1.21	1.03	71	1.44	1.36	55	1.29	1.26	56	1.12	0.81	77	1.02	1.19	25
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.21	1.02	71	1.44	1.35	55	1.29	1.26	56	1.12	0.82	76	1.02	1.19	25
Memo: Net income (last four quarters)	1.23	1.17	58	1.29	1.07	75	1.29	1.26	56	1.12	0.82	76	1.02	1.19	25
Net income—BHC and noncontrolling (minority) interest	1.23	1.04	71	1.45	1.37	58	1.29	1.27	57	1.14	0.83	76	1.04	1.20	26
Margin Analysis															
Average earning assets / Average assets	92.76	93.16	45	93.22	93.08	52	92.73	93.08	48	92.26	92.32	48	93.38	91.05	76
Average interest-bearing funds / Average assets	54.99	60.43	25	52.80	62.97	11	53.73	61.99	16	52.70	64.06	9	51.34	65.57	6
Interest income (tax equivalent) / Average earning assets	1.03	2.96	4	1.06	3.18	3	1.05	3.06	4	1.30	3.55	3	2.30	4.41	1
Interest expense / Average earning assets	0.15	0.20	42	0.15	0.29	23	0.13	0.25	21	0.43	0.52	42	1.50	1.08	78
Net interest income (tax equivalent) / Average earning assets	0.88	2.75	4	0.91	2.88	3	0.93	2.80	4	0.88	3.01	4	0.81	3.33	4
Yield or Cost															
Total loans and leases (tax equivalent)	2.36	3.88	4	2.31	4.05	3	2.35	4.01	4	2.81	4.27	4	4.59	5.09	20
Interest-bearing bank balances	0	0.18	1	0	0.10	3	0	0.14	3	0.14	0.27	12	0.79	2.04	8
Federal funds sold and reverse repos	-0.31	0.28	1	-0.55	0.26	1	-0.53	0.25	1	-0.10	0.68	1	1.59	2.44	21
Trading assets	1.09	0.43	76	1.13	0.39	78	1.29	0.45	77	1.44	0.60	74	2	0.99	73
Total earning assets	1.03	2.93	4	1.06	3.15	3	1.05	3.04	4	1.30	3.51	3	2.30	4.36	2
Investment securities (tax equivalent)	1.73	1.78	49	1.82	1.84	46	1.57	1.77	39	1.72	2.25	14	2.13	2.76	2
US Treasury and agency securities (excluding mortgage-backed securities)	1.34	1.09	71	1.45	1.30	60	1.42	1.14	70	1.68	1.75	53	1.95	2.32	28
Mortgage-backed securities	2.26	1.67	95	2.04	1.60	80	1.69	1.57	64	1.59	2.05	13	2.24	2.61	12
All other securities	1.86	2.75	19	2.61	2.93	40	2.18	2.81	33	2.70	3.24	27	3.02	4.06	15
Interest-bearing deposits	0.08	0.16	25	0.15	0.26	30	0.12	0.21	30	0.39	0.53	38	1.05	1.10	49
Time deposits of \$250K or more		0.48		0	0.82	1	0	0.66	1	0	1.42	0	0	1.96	0
Time deposits < \$250K	1.80	0.44	99	1.54	0.78	95	1.63	0.62	97	1.85	1.36	89	2.67	1.82	96
Other domestic deposits	0.01	0.13	2	0.02	0.17	2	0.02	0.15	3	0.11	0.36	6	0.61	0.93	24
Foreign deposits	0.63	0.14	92	0.67	0.13	88	0.61	0.14	88	1.49	0.42	92	2.66	1.19	93
Federal funds purchased and repos	0.78	0.16	93	0.75	0.18	93	0.74	0.17	91	1.68	0.62	90	4.06	1.86	89
Other borrowed funds and trading liabilities	0.65	1.14	26	0.66	1.38	24	0.64	1.27	26	0.85	1.50	21	1.45	2.38	9
All interest-bearing funds	0.26	0.31	46	0.27	0.42	26	0.22	0.37	24	0.74	0.74	56	2.73	1.49	92

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	12,418,000	13,175,000	49,563,000	40,581,000	34,661,000
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	3,574,000	3,481,000	9,873,000	12,591,000	8,958,000
Investment banking fees and commissions	8,268,000	8,840,000	36,406,000	26,709,000	23,061,000
Insurance activities revenue	25,000	17,000	72,000	75,000	79,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	-2,000
Net securitization income	52,000	94,000	275,000	98,000	56,000
Net gains (losses) on sales of loans, OREO, other assets	-12,000	39,000	66,000	-462,000	235,000
Other non-interest income	511,000	704,000	2,871,000	1,570,000	2,274,000
Total overhead expenses	10,165,000	10,469,000	40,026,000	33,736,000	30,097,000
Personnel expense	6,278,000	6,787,000	24,608,000	20,854,000	18,837,000
Net occupancy expense	729,000	711,000	2,884,000	2,364,000	2,145,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	154,000	143,000	612,000	373,000	312,000
Other operating expenses	3,004,000	2,828,000	11,922,000	10,145,000	8,803,000
Fee income on mutual funds and annuities	386,000	397,000	1,625,000	1,375,000	1,477,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	1,446,459,000	1,419,283,000	1,564,888,000	781,282,000	551,921,000
Number of equivalent employees	76,589	70,975	74,814	68,097	60,431
Average personnel expense per employee	81.97	95.63	328.92	306.24	311.71
Average assets per employee	15,779.15	16,148.91	15,606.81	14,405.48	14,665.73

	BHC	Peer # 1	Pct													
Analysis Ratios																
Mutual fund fee income / Non-interest income	3.11	2.26	66	3.01	2.10	67	3.28	2.17	69	3.39	2.02	73	4.26	2.72	73	
Overhead expenses / Net Interest Income + non-interest income	68.34	61.09	75	67.13	59.31	82	67.20	59.28	81	69.58	62.28	80	72.82	61.29	84	
Percent of Average Assets																
Total overhead expense	3.36	2.18	90	3.65	2.28	93	3.43	2.17	93	3.44	2.57	82	3.40	2.69	82	
Personnel expense	2.08	1.21	94	2.37	1.28	96	2.11	1.21	96	2.13	1.30	94	2.13	1.41	92	
Net occupancy expense	0.24	0.23	57	0.25	0.24	53	0.25	0.23	60	0.24	0.26	39	0.24	0.28	30	
Other operating expenses	1.05	0.71	86	1.04	0.73	83	1.07	0.72	90	1.07	0.94	74	1.03	0.97	69	
Overhead less non-interest income	-0.75	1.18	2	-0.94	1.10	2	-0.82	1.10	1	-0.70	1.25	2	-0.51	1.32	3	
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense	68.32	60.59	77	67.10	58.69	83	67.18	58.83	81	69.55	61.82	81	72.83	60.64	86	
Personnel expense	42.20	33.94	86	43.50	33.28	95	41.30	32.93	90	42.99	32.36	94	45.58	32.39	94	
Net occupancy expense	4.90	6.43	29	4.56	6.42	23	4.84	6.23	28	4.87	6.58	23	5.19	6.52	24	
Other operating expenses	21.23	19.35	68	19.04	18.45	60	21.04	19.18	64	21.68	22.28	65	22.06	21.20	67	
Total non-interest income	83.47	26.24	97	84.44	28.42	97	83.18	27.67	96	83.66	28.83	96	83.87	29.23	94	
Fiduciary activities income	0	2.31	13	0	2.15	12	0	2.20	13	0	2.09	12	0	1.97	14	
Service charges on domestic deposit accounts	0	3.51	2	0	3.21	2	0	3.27	1	0	3.27	2	0	3.88	3	
Trading revenue	24.02	0.53	98	22.31	0.97	97	16.57	0.62	98	25.96	1.28	98	21.68	1.18	98	
Investment banking fees and commissions	55.57	2.33	99	56.66	2.51	99	61.10	2.58	99	55.06	2.46	99	55.80	3.54	97	
Insurance activities revenue	0.17	0.38	67	0.11	0.38	59	0.12	0.36	55	0.15	0.41	63	0.19	0.47	64	
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42	
Net servicing fees	0	1.49	12	0	0.99	14	0	0.60	14	0	0.01	42	0	0.28	12	
Net securitization income	0.35	0	96	0.60	0.01	97	0.46	0.01	95	0.20	0	95	0.14	0.01	93	
Net gain (loss) - sales of loans, OREO, and other assets	-0.08	1.74	8	0.25	3.74	18	0.11	3.30	10	-0.95	3.92	3	0.57	1.86	29	
Other non-interest income	3.43	8.92	17	4.51	8.65	24	4.82	9.27	22	3.24	9.65	6	5.50	10.04	22	
Overhead less non-interest income	-15.14	33.42	2	-17.34	29.66	1	-16.01	30.52	1	-14.11	31.93	1	-11.04	31.06	2	
Applicable income taxes / Pretax net operating income (tax equivalent)	19.01	20.83	29	21.98	21.04	57	23.11	21.18	74	22.43	18.63	74	18.29	20.56	28	
Applicable income tax + TE / Pretax net operating income + TE	19.10	22.92	12	22.09	22.74	42	23.19	22.67	58	22.60	21.18	53	18.16	23.23	10	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	67,448,000	52,650,000	63,305,000	51,583,000	47,503,000	28.11	77.67
Commercial and industrial loans	20,026,000	21,518,000	19,060,000	20,708,000	17,398,000	-6.93	11.96
Loans to individuals	36,900,000	28,555,000	34,084,000	26,037,000	20,002,000	29.22	113.41
Loans to depository institutions and acceptances of other banks	0	67,000	52,000	89,000	37,000	-100.00	-100.00
Agricultural loans	0	0	0	0	0		
Other loans and leases	137,277,000	149,274,000	153,147,000	136,708,000	87,718,000	-8.04	153.88
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	261,651,000	252,064,000	269,648,000	235,125,000	172,658,000	3.80	105.68
Less: Allowance for loan and lease losses	679,000	762,000	654,000	835,000	349,000	-10.89	128.62
Net loans and leases	260,972,000	251,302,000	268,994,000	234,290,000	172,309,000	3.85	105.63
Debt securities that reprice or mature in over 1 year	151,878,000	164,147,000	162,541,000	154,163,000	94,323,000	-7.47	135.03
Mutual funds and equity securities	139,000	246,000	198,000	253,000	284,000	-43.50	1885.71
Subtotal	412,989,000	415,695,000	431,733,000	388,706,000	266,916,000	-0.65	115.61
Interest-bearing bank balances	105,920,000	90,115,000	99,293,000	80,978,000	65,993,929	17.54	100.06
Federal funds sold and reverse repos	278,762,000	216,870,000	249,712,000	228,625,000	194,773,000	28.54	28.68
Debt securities that reprice or mature within 1 year	18,944,000	25,083,000	20,490,000	28,017,000	11,402,000	-24.47	14.73
Trading assets	272,215,000	292,070,000	266,712,000	293,614,000	268,867,000	-6.80	4.20
Total earning assets	1,088,831,000	1,039,833,000	1,067,940,000	1,019,940,000	807,952,929	4.71	47.37
Non-interest-bearing cash and due from depository institutions	6,121,000	6,950,000	5,764,000	5,138,000	4,462,071	-11.93	-28.86
Premises, fixed assets, and leases	13,322,000	13,025,000	13,163,000	12,710,000	11,910,000	2.28	107.41
Other real estate owned	11,000	10,000	11,000	12,000	13,000	10.00	-75.00
Investment in unconsolidated subsidiaries	5,823,000	5,200,000	5,930,000	5,203,000	4,483,000	11.98	21.49
Intangible and other assets	108,155,000	93,778,000	95,365,000	72,885,000	66,608,000	15.33	46.82
Total assets	1,222,233,000	1,158,772,000	1,188,140,000	1,115,862,000	895,429,000	5.48	46.83
Quarterly average assets	1,208,509,000	1,146,169,000	1,194,022,000	1,069,755,000	899,066,000	5.44	46.35
Average loans and leases (YTD)	263,782,000	242,450,000	251,663,000	192,557,750	158,446,000	8.80	107.74
Memoranda							
Loans held-for-sale	20,096,000	20,357,000	19,875,000	17,370,000	16,540,000	-1.28	41.70
Loans not held-for-sale	241,555,000	231,707,000	249,773,000	217,755,000	156,118,000	4.25	113.71
Real estate loans secured by 1-4 family	50,203,000	39,329,000	47,956,000	37,368,000	31,389,000	27.65	94.12
Commercial real estate loans	17,227,000	13,244,000	15,338,000	14,158,000	16,038,000	30.07	42.37
Construction and land development	369,000	323,000	384,000	288,000	181,000	14.24	127.78
Multifamily	1,730,000	1,462,000	1,679,000	1,777,000	1,726,000	18.33	38.84
Nonfarm nonresidential	15,128,000	11,459,000	13,275,000	12,093,000	14,131,000	32.02	41.49
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	170,962,000	189,476,000	183,229,000	182,433,000	106,010,000	-9.77	110.70
U.S. Treasury securities	86,005,000	80,059,000	87,674,000	75,701,000	62,724,000	7.43	154.44
US agency securities (excluding mortgage-backed securities)	483,000	1,217,000	783,000	1,392,000	480,000	-60.31	-88.33
Municipal securities	1,302,000	211,000	648,000	1,563,000	503,000	517.06	
Mortgage-backed securities	81,749,000	103,903,000	92,382,000	99,767,000	38,717,000	-21.32	134.94
Asset-backed securities	1,284,000	2,157,000	1,544,000	2,021,000	1,395,000	-40.47	-73.65
Other debt securities	0	1,683,000	0	1,736,000	1,907,000	-100.00	-100.00
Mutual funds and equity securities	139,000	246,000	198,000	253,000	284,000	-43.50	1885.71
Available-for-sale securities	90,354,000	105,288,000	102,830,000	110,383,000	62,224,000	-14.18	47.72
U.S. Treasury securities	56,479,000	50,372,000	59,021,000	46,355,000	32,579,000	12.12	116.08
US agency securities (excluding mortgage-backed securities)	483,000	1,217,000	783,000	1,392,000	480,000	-60.31	-88.33
Municipal securities	1,302,000	211,000	648,000	1,563,000	503,000	517.06	
Mortgage-backed securities	30,806,000	49,648,000	40,834,000	57,316,000	25,360,000	-37.95	37.00
Asset-backed securities	1,284,000	2,157,000	1,544,000	2,021,000	1,395,000	-40.47	-73.65
Other debt securities	0	1,683,000	0	1,736,000	1,907,000	-100.00	-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-4,663,000	181,000	-286,000	2,649,000	631,000		
Available-for-sale securities appreciation (depreciation)	-2,815,000	1,318,000	315,000	2,328,000	272,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	5,822,000	10,125,000	6,430,000	11,309,000	8,718,000	-42.50	-49.65

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	89,000	92,000	86,000	751,000	32,000	-3.26	304.55
NOW, ATS and transaction accounts	107,904,000	43,601,000	45,163,000	44,367,000	24,194,000	147.48	1481.94
Time deposits less brokered deposits < \$250K	-2,115,000	-71,864,000	-4,101,000	-60,944,000	-16,699,000		
MMDA and other savings accounts	233,145,000	255,293,000	287,496,000	234,105,000	125,239,000	-8.68	62.17
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	339,023,000	227,122,000	328,644,000	218,279,000	132,766,000	49.27	125.48
Time deposits of \$250K or more	0	16,000	0	16,000	12,000	-100.00	-100.00
Foreign deposits	8,776,000	1,504,000	1,368,000	1,254,000	1,079,000	483.51	1002.51
Federal funds purchased and repos	74,290,000	63,050,000	74,487,000	58,318,000	62,705,000	17.83	-1.55
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	28,946,000	32,296,000	24,826,000	40,343,000	31,943,000	-10.37	-4.85
Other borrowings w/remaining maturity over 1 year	196,694,000	182,150,000	204,755,000	181,515,000	169,619,000	7.98	35.67
Brokered deposits < \$250K	13,042,000	94,496,000	17,565,000	91,235,000	56,499,000	-86.20	1297.86
Noncore funding	321,748,000	373,512,000	323,001,000	372,681,000	321,857,000	-13.86	27.37
Trading liabilities	149,549,000	166,489,000	127,677,000	140,523,000	108,850,000	-10.17	28.26
Subordinated notes and debentures + trust preferred securities	12,985,000	10,793,000	13,587,000	11,084,000	10,541,000	20.31	26.62
Other liabilities	294,853,000	273,268,000	288,633,000	270,146,000	238,718,000	7.90	31.94
Total liabilities	1,118,158,000	1,051,184,000	1,081,542,000	1,012,713,000	812,732,000	6.37	48.43
Equity Capital							
Perpetual preferred stock (including surplus)	7,750,000	7,750,000	7,750,000	9,250,000	8,520,000	0.00	-9.04
Common stock	20,000	20,000	20,000	20,000	20,000	0.00	0.00
Common surplus	28,007,000	27,406,000	28,841,000	25,546,000	23,935,000	2.19	22.41
Retained earnings	91,722,000	82,034,000	89,432,000	78,694,000	70,589,000	11.81	66.44
Accumulated other comprehensive income	-4,902,000	-2,754,000	-3,102,000	-1,962,000	-2,788,000		
Other equity capital components	-19,696,000	-8,197,000	-17,500,000	-9,767,000	-18,727,000		
Total holding company equity capital	102,901,000	106,259,000	105,441,000	101,781,000	81,549,000	-3.16	32.05
Noncontrolling (minority) interest in subsidiaries	1,174,000	1,329,000	1,157,000	1,368,000	1,148,000	-11.66	1.21
Total equity capital, including minority interest	104,075,000	107,588,000	106,598,000	103,149,000	82,697,000	-3.27	31.60
Total liabilities and capital	1,222,233,000	1,158,772,000	1,188,140,000	1,115,862,000	895,429,000	5.48	46.83
Memoranda							
Non-interest-bearing deposits	8,391,000	1,343,000	1,403,000	1,793,000	925,000	524.80	7459.46
Interest-bearing deposits	352,450,000	321,795,000	346,174,000	308,991,000	189,431,000	9.53	131.88
Total deposits	360,841,000	323,138,000	347,577,000	310,784,000	190,356,000	11.67	137.23
Long-term debt that reprices within 1 year	15,823,000	22,751,000	16,951,000	26,291,000	28,683,000	-30.45	-49.97
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	105,441,000	101,781,000	101,781,000	81,549,000	80,246,000		
Accounting restatements	0	0	0	-100,000	63,000		
Net income	3,666,000	4,120,000	15,034,000	10,996,000	9,042,000		
Net sale of new perpetual preferred stock	0	-1,500,000	-1,525,000	730,000	-3,000		
Net sale of new common stock	-835,000	-330,000	1,118,000	518,000	131,000		
Sale of treasury stock	1,485,000	1,047,000	1,238,000	932,000	1,198,000		
Less: Purchase of treasury stock	3,681,000	2,610,000	12,103,000	1,890,000	5,955,000		
Changes incident to business combinations	0	5,316,000	5,316,000	11,011,000	0		
Less: Dividends declared	1,376,000	773,000	4,286,000	2,791,000	2,685,000		
Change in other comprehensive income	-1,800,000	-792,000	-1,140,000	826,000	-496,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	1,000	0	8,000	0	8,000		
Holding company equity capital, ending balance	102,901,000	106,259,000	105,441,000	101,781,000	81,549,000		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	5.52	37.11	5	4.54	36.10	5	5.33	36.25	6	4.62	36.22	7	5.31	37.78	8
Commercial and industrial loans	1.64	10.78	5	1.86	13.88	4	1.60	10.76	5	1.86	13.52	6	1.94	12.02	8
Loans to individuals	3.02	3.61	62	2.46	3.42	60	2.87	3.36	62	2.33	3.40	56	2.23	4.20	50
Loans to depository institutions and acceptances of other banks	0	0.02	34	0.01	0.02	78	0	0.02	77	0.01	0.03	76	0	0.04	65
Agricultural loans	0	0.17	12	0	0.19	10	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases	11.23	4.19	92	12.88	4.29	94	12.89	4.47	92	12.25	4.63	92	9.80	5.01	84
Net loans and leases	21.35	59.31	3	21.69	60.99	3	22.64	58.67	3	21	61.58	5	19.24	63.77	5
Debt securities over 1 year	12.43	19.47	25	14.17	16.70	39	13.68	19.46	31	13.82	15.55	41	10.53	14.60	26
Mutual funds and equity securities	0.01	0.06	37	0.02	0.06	48	0.02	0.06	42	0.02	0.05	49	0.03	0.06	54
Subtotal	33.79	80.04	1	35.87	78.43	2	36.34	79.22	1	34.83	78.16	4	29.81	79.65	5
Interest-bearing bank balances	8.67	7.18	67	7.78	9.08	44	8.36	8.50	49	7.26	7.51	51	7.37	3.06	86
Federal funds sold and reverse repos	22.81	0.55	98	18.72	0.50	98	21.02	0.54	98	20.49	0.82	95	21.75	1.57	92
Debt securities 1 year or less	1.55	1.65	61	2.16	1.59	72	1.72	1.56	65	2.51	1.68	74	1.27	1.91	53
Trading assets	22.27	0.52	98	25.21	0.56	98	22.45	0.49	98	26.31	1.01	97	30.03	1.19	97
Total earning assets	89.09	91.28	22	89.74	91.48	27	89.88	91.77	29	91.40	91.05	58	90.23	89.53	58
Non-interest cash and due from depository institutions	0.50	0.96	17	0.60	1	20	0.49	0.82	19	0.46	1.07	10	0.50	1.14	10
Other real estate owned	0	0.01	31	0	0.02	15	0	0.01	29	0	0.02	17	0	0.03	15
All other assets	10.42	7.70	83	9.67	7.44	79	9.63	7.35	78	8.14	7.82	57	9.27	9.27	50
Memoranda															
Short-term investments	33.02	10.28	94	28.66	11.92	93	31.10	11.47	93	30.26	11.17	90	30.40	7.63	92
U.S. Treasury securities	7.04	1.80	87	6.91	0.98	93	7.38	1.47	90	6.78	0.84	93	7	1.03	96
US agency securities (excluding mortgage-backed securities)	0.04	0.79	29	0.11	0.73	35	0.07	0.82	33	0.12	0.63	39	0.05	0.54	36
Municipal securities	0.11	1.72	26	0.02	1.77	18	0.05	1.73	22	0.14	1.69	27	0.06	1.34	26
Mortgage-backed securities	6.69	14.04	17	8.97	12.38	38	7.78	14.14	21	8.94	11.75	40	4.32	11.44	13
Asset-backed securities	0.11	0.56	56	0.19	0.35	67	0.13	0.50	59	0.18	0.32	66	0.16	0.28	67
Other debt securities	0	0.55	8	0.15	0.46	46	0	0.53	8	0.16	0.42	49	0.21	0.39	59
Loans held-for-sale	1.64	0.40	90	1.76	0.46	90	1.67	0.55	87	1.56	0.52	87	1.85	0.39	92
Loans held for investment	19.76	59.15	4	20	61.15	2	21.02	58.06	3	19.51	61.72	4	17.43	63.50	5
Real estate loans secured by 1-4 family	4.11	11.67	18	3.39	11.69	16	4.04	11.46	18	3.35	11.91	14	3.51	13.29	15
Revolving	0.01	1.40	8	0.01	1.51	10	0.01	1.42	8	0.05	1.66	13	0.02	2.07	11
Closed-end, secured by first liens	4.10	9.94	22	3.38	9.76	18	4.03	9.67	25	3.30	9.81	20	3.49	10.69	19
Closed-end, secured by junior liens	0	0.17	8	0	0.21	7	0	0.17	6	0	0.22	3	0	0.28	3
Commercial real estate loans	1.41	23.42	8	1.14	22.27	7	1.29	22.69	6	1.27	22.22	9	1.79	22.23	11
Construction and land development	0.03	3.49	5	0.03	3.32	4	0.03	3.34	4	0.03	3.40	6	0.02	3.44	8
Multifamily	0.14	3.52	5	0.13	3.21	5	0.14	3.57	5	0.16	3.12	7	0.19	3.01	10
Nonfarm nonresidential	1.24	15.11	8	0.99	14.77	7	1.12	14.57	7	1.08	14.72	9	1.58	14.69	13
Real estate loans secured by farmland	0	0.33	8	0	0.33	8	0	0.30	8	0	0.33	8	0	0.36	9

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	25.78	61.87	10	20.89	57.91	6	23.48	61.05	9	21.94	57.15	8	27.51	57.46	12
Real estate loans secured by 1-4 family	19.19	20.07	46	15.60	19.43	36	17.78	19.86	42	15.89	19.43	36	18.18	20.75	38
Revolving	0.04	2.35	11	0.07	2.45	10	0.04	2.43	11	0.22	2.64	17	0.09	3.15	13
Closed-end	19.15	17.49	60	15.54	16.76	47	17.75	17.24	54	15.68	16.59	44	18.09	17.39	56
Commercial real estate loans	6.58	38.39	5	5.25	35.36	5	5.69	37.86	6	6.02	34.63	7	9.29	33.52	12
Construction and land development	0.14	5.82	5	0.13	5.29	4	0.14	5.65	4	0.12	5.26	6	0.10	5.09	8
1-4 family	0	1.29	4	0	1.05	10	0	1.18	11	0	0.93	13	0	0.94	7
Other	0.14	4.49	5	0.12	4.21	5	0.14	4.40	5	0.12	4.19	6	0.10	4.02	9
Multifamily	0.66	5.66	8	0.58	5.08	7	0.62	5.78	6	0.76	4.96	10	1	4.69	13
Nonfarm nonresidential	5.78	25	10	4.55	23.47	8	4.92	24.56	8	5.14	22.93	9	8.18	22.15	17
Owner-occupied	0.15	8.44	7	0.17	7.93	5	0.15	8.29	6	0.18	7.68	7	0.22	7.72	12
Other	5.63	16.32	14	4.38	15.25	11	4.78	15.94	11	4.97	14.95	15	7.96	14.34	27
Real estate loans secured by farmland	0	0.59	8	0	0.56	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks	0	0.03	34	0.03	0.03	81	0.02	0.04	80	0.04	0.06	81	0.02	0.11	71
Commercial and industrial loans	7.65	18.81	11	8.54	23.16	6	7.07	18.86	11	8.81	22.17	9	10.08	19.53	20
Loans to individuals	14.10	6.52	79	11.33	6.02	78	12.64	6.24	80	11.07	6.13	76	11.58	7.13	74
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0	0.31	12	0	0.33	10	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases	52.47	8.03	95	59.22	8.05	97	56.80	8.75	95	58.14	9.09	96	50.80	9.85	93
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	83.67	395.39	6	62.26	382.51	6	75.58	391.81	6	58.20	381.27	7	64.37	391.26	9
Real estate loans secured by 1-4 family	62.28	125.02	24	46.51	124.29	19	57.26	126.06	24	42.16	125.03	16	42.54	138.18	15
Revolving	0.12	14.84	8	0.20	16.14	10	0.13	15.44	7	0.58	17.42	14	0.21	21.26	9
Closed-end	62.16	108.83	27	46.31	106.79	22	57.13	108.85	29	41.58	106.14	21	42.33	115.20	20
Commercial real estate loans	21.37	249.33	6	15.66	237.40	6	18.31	245.88	6	15.97	234.65	7	21.73	229.44	10
Construction and land development	0.46	36.95	4	0.38	35.26	3	0.46	35.95	3	0.32	35.62	5	0.25	34.95	7
1-4 family	0	8.02	4	0.01	6.84	9	0.01	7.42	10	0.01	6.34	11	0	6.61	6
Other	0.46	28.49	5	0.37	28.01	4	0.45	28.11	4	0.32	28.16	6	0.25	27.32	8
Multifamily	2.15	37.99	5	1.73	34.02	5	2	38.66	4	2	32.74	7	2.34	31.04	8
Nonfarm nonresidential	18.77	160.85	8	13.55	157.71	6	15.85	158.05	6	13.64	155.06	8	19.15	152.10	12
Owner-occupied	0.50	53.96	6	0.49	52.99	6	0.47	52.99	6	0.47	52.37	7	0.53	53.07	10
Other	18.27	105.37	11	13.06	102.29	9	15.38	102.54	9	13.18	100.54	10	18.62	97.41	14
Real estate loans secured by farmland	0	3.46	8	0	3.50	8	0	3.22	8	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks	0	0.18	34	0.08	0.18	78	0.06	0.21	77	0.10	0.28	78	0.05	0.44	67
Commercial and industrial loans	24.84	113.45	5	25.44	145.22	3	22.76	114.45	4	23.36	139.91	6	23.58	122.02	8
Loans to individuals	45.77	36.67	70	33.77	35.91	61	40.69	34.55	66	29.38	37.47	60	27.11	43.51	52
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0	1.66	12	0	1.94	10	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases	170.29	47.86	94	176.51	47.52	94	182.85	51.06	94	154.25	49.54	94	118.87	52.44	87
Supplemental															
Non-owner occupied CRE loans / Gross loans	6.85	30.57	7	5.44	27.81	5	5.86	30.07	6	6.17	27.32	6	9.43	26.45	12
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	22.24	198.65	7	16.21	185.94	6	18.88	195.33	6	16.38	183.76	7	22.06	178.57	10
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	22.74	256.17	6	16.71	243.39	5	19.35	252.85	5	16.84	240.85	7	22.59	236.10	8

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	33.02	10.28	94	28.66	11.92	93	31.10	11.47	93	30.26	11.17	90	30.40	7.63	92
Liquid assets	67.92	28.10	98	68.20	27.16	97	67.44	29.03	97	70.29	26.22	97	70.94	22.44	97
Investment securities	13.99	21.67	25	16.35	18.78	43	15.42	21.63	30	16.35	17.85	44	11.84	16.99	24
Net loans and leases	21.35	59.31	3	21.69	60.99	3	22.64	58.67	3	21	61.58	5	19.24	63.77	5
Net loans, leases and standby letters of credit	22.45	60.12	3	22.94	61.79	3	23.74	59.49	3	22.35	62.48	5	20.82	64.84	6
Core deposits	27.74	76.85	2	19.60	73.69	2	27.66	75.71	2	19.56	70.67	3	14.83	63.09	5
Noncore funding	26.32	9.46	88	32.23	11.95	89	27.19	10.30	87	33.40	14.13	85	35.94	19.36	83
Time deposits of \$250K or more	0	1.46	1	0	1.96	2	0	1.58	1	0	2.11	3	0	2.94	4
Foreign deposits	0.72	0.32	86	0.13	0.34	82	0.12	0.34	82	0.11	0.36	80	0.12	0.43	79
Federal funds purchased and repos	6.08	1.11	91	5.44	1.22	89	6.27	1.23	91	5.23	1.47	86	7	1.94	88
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-16.73	0.44	0	-13.27	0.60	0	-14.75	0.54	0	-15.26	0.54	2	-14.75	0.48	3
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	2.37	1.03	81	2.79	1.11	82	2.09	1	76	3.62	1.24	86	3.57	3.01	60
Earning assets that reprice within 1 year	49.11	36.68	81	47.72	38.67	74	50.44	37.37	82	47.96	39.38	72	46.50	39.29	75
Interest-bearing liabilities that reprice within 1 year	0.40	6.16	2	1.16	7.73	2	0.53	6.39	1	1.65	8.20	5	2.29	10.19	6
Long-term debt that reprices within 1 year	1.29	0.22	89	1.96	0.28	91	1.43	0.26	88	2.36	0.47	89	3.20	0.96	84
Net assets that reprice within 1 year	47.41	29.01	89	44.59	29.49	85	48.49	29.65	88	43.95	29.11	83	41.01	26.63	88
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-19.83	-1.97	5	9.97	-0.51	81	-10.77	-2.33	22	9.02	3.20	72	18.61	14.45	66
Net short-term noncore funding dependence	-70.94	-6.65	3	-36.38	-6.88	5	-60.08	-7.71	3	-41.02	-4.76	5	-52.58	3.38	6
Short-term investment / Short-term noncore funding	364.84	265.83	71	183.65	246.74	49	335.61	273.46	70	189.48	184.19	61	206.49	77.77	84
Liquid assets - short-term noncore funding / Nonliquid assets	183.50	35.38	98	165.38	30.67	98	178.63	36.68	98	182.85	28.18	96	193.50	16.97	97
Net loans and leases / Total deposits	72.32	73.06	51	77.77	76.22	57	77.39	72.79	60	75.39	79.43	38	90.52	90.31	46
Net loans and leases / Core deposits	76.98	78.05	53	110.65	83.77	85	81.85	78.25	61	107.34	88.34	83	129.78	103.93	84
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-5.82	-3.53	26	0.22	0.62	43	-0.34	0.12	27	3.01	1.57	77	0.86	0.72	66
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-3.51	-8.82	79	1.57	1.31	59	0.38	-0.25	69	2.64	4.31	25	0.37	1.36	27
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	47.07	20.27	84	44.30	12.84	88	43.77	14.28	87	39.36	11.38	89	41.04	12.67	88
Available-for-sale securities	52.85	77.97	15	55.57	85.49	11	56.12	83.77	12	60.51	87.23	10	58.70	85.40	12
U.S. Treasury securities	50.31	8.39	94	42.25	5.10	93	47.85	6.70	94	41.50	4.72	92	59.17	6.15	95
US agency securities (excluding mortgage-backed securities)	0.28	3.73	32	0.64	4.35	38	0.43	4.12	35	0.76	4.01	38	0.45	3.49	39
Municipal securities	0.76	7.89	26	0.11	9.71	18	0.35	8.22	21	0.86	9.83	25	0.47	7.75	25
Mortgage-backed securities	47.82	65.55	22	54.84	66.67	32	50.42	66.54	25	54.69	66.64	30	36.52	67.43	12
Asset-backed securities	0.75	2.78	58	1.14	1.97	67	0.84	2.50	62	1.11	1.91	67	1.32	1.66	72
Other debt securities	0	3.16	8	0.89	3.05	47	0	3.08	8	0.95	3.01	47	1.80	2.94	60
Mutual funds and equity securities	0.08	0.30	42	0.13	0.36	49	0.11	0.29	46	0.14	0.35	49	0.27	0.40	60
Debt securities 1 year or less	11.08	8.63	70	13.24	9.29	75	11.18	7.78	73	15.36	10.55	78	10.76	11.86	58
Debt securities 1 to 5 years	39.30	18.50	88	26.38	16.09	76	34.47	18.25	81	26.40	17.03	71	44.56	17.94	86
Debt securities over 5 years	49.53	70.45	18	60.25	72.48	23	54.23	71.11	20	58.10	69.86	26	44.41	66.02	24
Pledged securities	3.41	29.79	9	5.34	33.48	10	3.51	32.26	11	6.20	35.67	14	8.22	30.57	17
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	21.55	-1.29	74	16.45	156.41	17	9.44	27.98	44	24.05	183.32	20	-9.02	26.69	25
Investment securities	-9.77	28.40	5	62.82	31.91	80	0.44	31.36	11	72.09	23.62	89	15.43	11.75	69
Core deposits	49.27	14.47	94	34.73	29.18	73	50.56	16.94	93	64.41	26.88	92	-8.36	11.23	1
Noncore funding	-13.86	-10.65	45	16.41	-25.09	89	-13.33	-14.79	51	15.79	-12.18	81	9.61	6.59	61

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			185,928,000	189,786,000	189,773,000
Commit: Secured commercial real estate loans	1,639,000	855,000	1,985,000	1,023,000	837,000
Commit: Unsecured real estate loans	226,000	176,000	160,000	181,000	182,000
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	3,190,000	234,000	0	3,037,000	637,000
Standby letters of credit	13,365,000	14,487,000	13,117,000	15,143,000	14,079,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	40,622,000	27,303,000	42,403,000	24,120,000	32,383,000
Credit derivatives - notional amount (holding company as guarantor)	384,806,000	337,996,000	328,104,000	235,195,000	220,881,000
Credit derivatives - notional amount (holding company as beneficiary)	406,626,000	355,445,000	360,677,000	253,367,000	245,513,000
Credit derivative contracts w/ purchased credit protection-investment grade	602,582,000	513,566,000	511,576,000	343,441,000	390,432,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	341,728,000	291,758,000	295,541,000	290,613,000	208,557,000
Derivative Contracts					
Interest rate futures and forward contracts	4,036,490,000	4,080,595,000	2,732,507,000	3,782,875,000	3,671,275,000
Written options contracts (interest rate)	2,824,506,000	3,552,967,000	2,913,557,000	3,042,271,000	3,911,857,000
Purchased options contracts (interest rate)	2,612,798,000	3,057,596,000	2,427,953,000	2,564,719,000	2,778,154,000
Interest rate swaps	17,816,037,000	14,326,439,000	14,510,764,000	13,446,891,000	13,894,289,000
Futures and forward foreign exchange	1,509,263,000	1,415,442,000	1,415,442,000	1,115,137,000	1,118,728,000
Written options contracts (foreign exchange)	648,045,000	687,191,000	567,534,000	703,444,000	689,421,000
Purchased options contracts (foreign exchange)	610,158,000	654,793,000	527,535,000	658,616,000	654,612,000
Foreign exchange rate swaps	4,949,960,000	4,417,176,000	4,417,436,000	3,948,467,000	3,220,345,000
Commodity and other futures and forward contracts	229,203,000	193,875,000	204,196,000	153,204,000	190,969,000
Written options contracts (commodity and other)	1,163,933,000	1,012,920,000	1,075,360,000	909,293,000	799,927,000
Purchased options contracts (commodity and other)	639,076,000	576,513,000	590,463,000	554,644,000	550,987,000
Commodity and other swaps	663,772,000	618,152,000	695,699,000	576,123,000	566,098,000

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							15.65	22.78	26	17.01	22.01	37	21.19	23.52	51
Standby letters of credit	1.09	0.64	79	1.25	0.67	86	1.10	0.65	83	1.36	0.71	86	1.57	0.84	84
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	3.32	0.08	95	2.36	0.11	94	3.57	0.10	94	2.16	0.18	92	3.62	0.40	92
Credit derivatives - notional amount (holding company as guarantor)	31.48	0.26	98	29.17	0.28	98	27.61	0.24	98	21.08	0.35	96	24.67	0.42	97
Credit derivatives - notional amount (holding company as beneficiary)	33.27	0.18	98	30.67	0.18	98	30.36	0.18	98	22.71	0.30	96	27.42	0.52	96
Credit derivative contracts w/ purchased credit protection-investment grade	49.30	0.19	97	44.32	0.17	98	43.06	0.18	98	30.78	0.25	96	43.60	0.30	96
Credit derivative contracts w/ purchased credit protection-noninvest grade	27.96	0.17	97	25.18	0.16	97	24.87	0.13	98	26.04	0.30	96	23.29	0.45	96
Derivative contracts	3,084.78	45.51	99	2,985.37	42.67	98	2,698.66	46.30	98	2,818.96	48.62	98	3,578.92	68.47	97
Interest rate contracts	2,232.78	33.09	99	2,158.97	30.32	98	1,900.85	32.46	98	2,046.56	34.36	98	2,708.82	47.31	97
Interest rate futures and forward contracts	330.26	4.02	98	352.15	4.59	99	229.98	3.25	98	339.01	6.21	98	410	10.67	98
Written options contracts (interest rate)	231.09	1.59	98	306.61	2	98	245.22	1.41	98	272.64	2.18	98	436.87	2.47	97
Purchased options contracts (interest rate)	213.77	1.35	97	263.87	1.45	98	204.35	1.31	97	229.84	1.46	98	310.26	2.65	97
Interest rate swaps	1,457.66	19.54	99	1,236.35	20.33	98	1,221.30	20.49	98	1,205.07	20.83	98	1,551.69	28.86	97
Foreign exchange contracts	631.42	6.48	98	619.16	6.19	98	581.87	6.30	98	575.85	6.01	98	634.68	10.12	97
Futures and forward foreign exchange contracts	123.48	3.96	94	122.15	3.83	94	117.90	3.78	93	99.94	3.47	93	124.94	5.23	92
Written options contracts (foreign exchange)	53.02	0.05	99	59.30	0.03	99	47.77	0.04	99	63.04	0.03	99	76.99	0.05	99
Purchased options contracts (foreign exchange)	49.92	0.05	99	56.51	0.04	99	44.40	0.04	99	59.02	0.04	99	73.11	0.08	99
Foreign exchange rate swaps	404.99	0.74	99	381.19	0.71	99	371.79	0.76	99	353.85	0.77	99	359.64	2.03	98
Equity, commodity, and other derivative contracts	220.58	1.07	99	207.24	0.80	98	215.94	0.92	99	196.55	1.86	98	235.42	3.32	98
Commodity and other futures and forward contracts	18.75	0.08	97	16.73	0.06	97	17.19	0.07	97	13.73	0.14	97	21.33	0.19	96
Written options contracts (commodity and other)	95.23	0.36	99	87.41	0.27	99	90.51	0.32	99	81.49	0.52	99	89.33	0.98	98
Purchased options contracts (commodity and other)	52.29	0.26	97	49.75	0.18	97	49.70	0.21	97	49.71	0.37	97	61.53	0.94	97
Commodity and other swaps	54.31	0.32	99	53.35	0.27	98	58.55	0.31	98	51.63	0.32	97	63.22	0.38	98
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							73.88	44.98	83	98.56	42.82	89	119.77	45.53	90

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	37,703,241,000	34,593,659,000	32,063,873,000	31,455,684,000	32,046,662,000
Interest rate contracts	27,289,831,000	25,017,597,000	22,584,781,000	22,836,756,000	24,255,575,000
Foreign exchange contracts	7,717,426,000	7,174,602,000	6,913,374,000	6,425,664,000	5,683,106,000
Equity, commodity, and other contracts	2,695,984,000	2,401,460,000	2,565,718,000	2,193,264,000	2,107,981,000
Derivatives Position					
Futures and forwards	5,774,956,000	5,689,912,000	4,337,572,000	5,051,216,000	4,980,972,000
Written options	4,636,484,000	5,253,078,000	4,556,451,000	4,655,008,000	5,401,205,000
Exchange-traded	1,044,479,000	952,456,000	872,027,000	760,232,000	727,495,000
Over-the-counter	3,592,005,000	4,300,622,000	3,684,424,000	3,894,776,000	4,673,710,000
Purchased options	3,862,032,000	4,288,902,000	3,545,951,000	3,777,979,000	3,983,753,000
Exchange-traded	700,738,000	699,985,000	597,509,000	534,745,000	738,541,000
Over-the-counter	3,161,294,000	3,588,917,000	2,948,442,000	3,243,234,000	3,245,212,000
Swaps	23,429,769,000	19,361,767,000	19,623,899,000	17,971,481,000	17,680,732,000
Held for trading	37,337,701,000	34,254,904,000	31,719,195,000	31,108,722,000	31,712,770,000
Interest rate contracts	26,958,394,000	24,700,732,000	22,261,347,000	22,511,279,000	23,946,911,000
Foreign exchange contracts	7,683,471,000	7,152,858,000	6,892,278,000	6,404,297,000	5,657,982,000
Equity, commodity, and other contracts	2,695,836,000	2,401,314,000	2,565,570,000	2,193,146,000	2,107,877,000
Non-traded	365,540,000	338,755,000	344,678,000	346,962,000	333,892,000
Interest rate contracts	331,437,000	316,865,000	323,434,000	325,477,000	308,664,000
Foreign exchange contracts	33,955,000	21,744,000	21,096,000	21,367,000	25,124,000
Equity, commodity, and other contracts	148,000	146,000	148,000	118,000	104,000
Derivative contracts (excluding futures and FX 14 days or less)	44,155,321,000	38,773,807,000	37,392,098,000	35,469,636,000	34,408,148,000
One year or less	23,311,321,000	19,350,527,000	17,961,360,000	17,599,498,000	17,981,123,000
Over 1 year to 5 years	17,874,818,000	16,671,074,000	16,750,979,000	15,294,467,000	13,942,727,000
Over 5 years	2,969,182,000	2,752,206,000	2,679,759,000	2,575,671,000	2,484,298,000
Gross negative fair value (absolute value)	374,506,000	353,847,000	323,301,000	411,938,000	301,979,000
Gross positive fair value	390,337,000	357,269,000	326,922,000	409,707,000	311,644,000
Held for trading	389,114,000	355,632,000	325,286,000	407,589,000	310,088,000
Non-traded	1,223,000	1,637,000	1,636,000	2,118,000	1,556,000
Current credit exposure on risk-based capital derivative contracts	93,627,000	99,694,000	68,716,000	111,674,000	86,700,000
Credit losses on derivative contracts	-11,000	654,400	645,000	195,000	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	3,000	3,000	4,000	3,000	35,000
90+ days past due	1,000	1,000	2,000	2,000	2,000

BHC Name

City/State

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	72.38	93.91	12	72.32	94.52	10	70.44	94.17	11	72.60	94.10	12	75.69	93.44	16
Foreign exchange contracts	20.47	3.18	90	20.74	3.16	90	21.56	3.47	90	20.43	3.49	89	17.73	3.20	87
Equity, commodity, and other contracts	7.15	1.19	89	6.94	1.04	90	8	1.14	90	6.97	1.17	89	6.58	1.64	85
Futures and forwards															
Written options	15.32	10.22	72	16.45	12.82	68	13.53	11.16	67	16.06	14.05	64	15.54	13.49	64
Exchange-traded	12.30	6.03	78	15.19	8.11	77	14.21	6.28	79	14.80	8.18	77	16.85	5.91	85
Over-the-counter	2.77	0.13	93	2.75	0.10	95	2.72	0.12	94	2.42	0.14	93	2.27	0.15	91
Purchased options	9.53	5.74	75	12.43	7.80	75	11.49	5.96	77	12.38	7.73	76	14.58	5.10	86
Exchange-traded	10.24	3.59	83	12.40	3.58	84	11.06	3.27	85	12.01	3.42	85	12.43	4.42	81
Over-the-counter	1.86	0.13	91	2.02	0.11	93	1.86	0.12	92	1.70	0.15	91	2.30	0.28	90
Swaps	8.38	3.11	82	10.37	3.15	83	9.20	2.87	84	10.31	2.86	84	10.13	3.35	83
Held for trading	62.14	74.58	27	55.97	69.64	29	61.20	74.26	26	57.13	68.76	31	55.17	69.75	26
Interest rate contracts															
Foreign exchange contracts	99.03	38.74	90	99.02	42.14	89	98.93	40.42	89	98.90	43.53	89	98.96	44.16	89
Equity, commodity, and other contracts	71.50	32.48	72	71.40	36.29	71	69.43	34.15	68	71.57	36.62	72	74.73	37.24	73
Foreign exchange contracts															
Equity, commodity, and other contracts	20.38	1.60	93	20.68	1.47	93	21.50	1.68	93	20.36	1.60	93	17.66	1.60	92
Equity, commodity, and other contracts															
Non-traded	7.15	0.58	93	6.94	0.51	95	8	0.60	93	6.97	0.68	92	6.58	0.83	89
Interest rate contracts															
Foreign exchange contracts	0.97	61.26	9	0.98	57.86	10	1.07	59.58	10	1.10	56.47	10	1.04	55.84	10
Equity, commodity, and other contracts	0.88	57.41	11	0.92	54.11	12	1.01	56.71	12	1.03	53.82	11	0.96	52.22	12
Foreign exchange contracts															
Equity, commodity, and other contracts	0.09	0.37	72	0.06	0.45	70	0.07	0.40	71	0.07	0.46	71	0.08	0.34	70
Equity, commodity, and other contracts															
Derivative contracts (excluding futures and forex 14 days or less)	0	0.11	77	0	0.12	75	0	0.09	77	0	0.10	75	0	0.13	77
One year or less	117.11	92.63	94	112.08	90.92	93	116.62	92.53	94	112.76	91.48	92	107.37	93.86	90
Over 1 year to 5 years	61.83	27.97	79	55.94	26.80	78	56.02	27.56	78	55.95	32.05	76	56.11	32.17	72
Over 5 years	47.41	26.35	77	48.19	28.69	78	52.24	27.01	84	48.62	27.06	82	43.51	30.45	69
Gross negative fair value (absolute value)	7.88	29.53	25	7.96	30.03	23	8.36	29.89	25	8.19	29.56	22	7.75	28.09	25
Gross positive fair value	0.99	1.21	39	1.02	1.21	48	1.01	0.98	53	1.31	1.55	53	0.94	0.83	55
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.04	1.52	38	1.03	1.70	21	1.02	1.34	32	1.30	2.23	26	0.97	1.19	41
Gross positive fair value (X)	4.67	0.06	99	4.21	0.05	98	3.88	0.04	98	4.68	0.07	98	4.11	0.06	98
Held for trading (X)	4.87	0.06	99	4.25	0.07	98	3.92	0.05	98	4.65	0.09	98	4.24	0.07	98
Non-traded (X)	4.86	0.04	99	4.23	0.05	98	3.90	0.04	98	4.63	0.07	98	4.22	0.06	98
Current credit exposure (X)	0.02	0.01	64	0.02	0.01	69	0.02	0.01	78	0.02	0.02	75	0.02	0.01	79
Credit losses on derivative contracts	1.17	0.04	99	1.19	0.05	98	0.82	0.04	98	1.27	0.06	98	1.18	0.05	97
Past Due Derivative Instruments Fair Value															
30-89 days past due	-0.01	0	2	0.78	0	99	0.77	0	99	0.22	0	99	0	0	45
90+ days past due	0	0	97	0	0	97	0	0	97	0	0	96	0.05	0	98
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0	97	0	0	98	0	0	96	0	0	98	0	0	98
Percent of Tier 1 Capital															
Current credit exposure / Risk-weighted assets	18.67	0.47	99	21.91	0.61	98	14.56	0.46	99	24.65	0.85	98	22	0.73	97

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	654,000	835,000	835,000	349,000	238,000
Gross losses	19,000	10,000	126,000	105,000	8,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	7,000
Recoveries	0	0	0	8,000	0
Net losses	19,000	10,000	126,000	97,000	8,000
Provision for loan and lease losses	47,000	-58,000	-48,000	559,000	120,000
Adjustments	-3,000	-5,000	-7,000	24,000	-1,000
Ending balance	679,000	762,000	654,000	835,000	349,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Provision for loan and lease losses / Average assets	0.02	0.04	52	-0.02	-0.11	56	0	-0.09	71	0.06	0.51	3	0.01	0.15	13
Provision for loan and lease losses / Average loans and leases	0.07	0.06	62	-0.10	-0.20	53	-0.02	-0.16	68	0.29	0.82	11	0.08	0.24	25
Provision for loan and lease losses / Net loan and lease losses	247.37	49.50	78	-580	-168.35	15	-38.10	-105.48	54	576.29	487.86	74	1,500	130.58	99
Allowance for loan and lease losses / Total loans and leases not held for sale	0.28	1.20	2	0.33	1.49	0	0.26	1.23	0	0.38	1.58	1	0.22	0.83	3
Allowance for loan and lease losses / Total loans and leases	0.26	1.17	2	0.30	1.47	0	0.24	1.20	0	0.36	1.55	1	0.20	0.81	2
Allowance for loan and lease losses / Net loans and leases losses (X)	8.93	38.27	36	19.05	18.09	70	5.19	21.39	14	8.61	11.58	57	43.63	8.03	94
Allowance for loan and lease losses / Nonaccrual assets	22.74	355.27	1	27.16	291.29	0	16.63	364.13	0	26.85	299.17	0	13.17	218.72	0
ALLL / 90+ days past due + nonaccrual loans and leases	35.96	284.19	3	38.54	246.27	2	22.21	287.08	2	38.34	244.34	3	23.89	151.73	4
Gross loan and lease losses / Average loans and leases	0.03	0.17	22	0.02	0.24	8	0.05	0.19	17	0.05	0.34	10	0.01	0.28	1
Recoveries / Average loans and leases	0	0.07	1	0	0.08	1	0	0.08	1	0	0.07	5	0	0.08	1
Net losses / Average loans and leases	0.03	0.09	43	0.02	0.16	19	0.05	0.11	38	0.05	0.27	15	0.01	0.21	6
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	85
Recoveries / Prior year-end losses	0	10.98	1	0	7.39	1	0	34.67	1	100	33.98	95	0	36.22	2
Earnings coverage of net loan and lease losses (X)	243.95	38.54	89	528.60	25.70	97	155.71	39.72	90	154.40	22.91	93	1,427.63	24.40	99

Net Loan and Lease Losses By Type

Real estate loans	0.04	-0.01	91	0.07	0.03	76	0.05	0.02	79	0.13	0.04	81	0	0.01	49
Real estate loans secured by 1-4 family	0	-0.02	71	0	-0.01	58	0.01	-0.02	82	0	0.01	52	0.01	0.01	53
Revolving	0	-0.08	73	0	-0.03	61	0	-0.07	69	0	0.01	54	0	0.02	43
Closed-end	0	-0.02	70	0	-0.01	63	0.01	-0.01	85	0	0	56	0.01	0	59
Commercial real estate loans	0.16	0	95	0.27	0.05	88	0.18	0.04	89	0.45	0.07	95	0	0.01	38
Construction and land development	0	-0.02	72	0	0	57	0	0	64	0	0	59	0	-0.01	60
1-4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0	57	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0.19	0.01	94	0.31	0.07	86	0.20	0.05	87	0.53	0.11	90	0	0.02	38
Owner-occupied	0	0	64	0	0.01	50	0	0.01	44	0	0.02	26	0	0.01	45
Other	0.19	0	96	0.31	0.06	89	0.20	0.04	88	0.53	0.08	92	0	0.01	40
Real estate loans secured by farmland		0			0			0			0.02			0.01	
Commercial and industrial loans	0	0.11	37	0.02	0.20	30	0.05	0.17	31	0.15	0.47	27	0.03	0.37	12
Loans to individuals	0.01	0.70	1		1.06			0.71		0	1.13	1		1.17	
Credit card loans		1.88			2.41			1.84			2.92			3.11	
Agricultural loans		0			0.02			0.02			0.19			0.08	
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.03	0.16	55	0	0.09	37	0.05	0.10	63	0	0.15	25	0	0.15	22

BHC Name _____

City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	119,000	184,000	292,000	267,000	121,000
90+ days past due loans and leases	0	101,000	0	22,000	0
Nonaccrual loans and leases	1,888,000	1,876,000	2,944,000	2,156,000	1,461,000
Total past due and nonaccrual loans and leases	2,007,000	2,161,000	3,236,000	2,445,000	1,582,000
Restructured 30-89 days past due	0	1,000	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	10,000	70,000	49,000	168,000	92,000
Total restructured loans and leases	10,000	71,000	49,000	168,000	92,000
30-89 days past due loans held for sale	13,000	40,000	167,000	20,000	1,000
90+ days past due loans held for sale	0	101,000	0	0	0
Nonaccrual loans held for sale	1,140,000	1,258,000	2,036,000	1,453,000	893,000
Total past due and nonaccrual loans held for sale	1,153,000	1,399,000	2,203,000	1,473,000	894,000
Restructured loans and leases in compliance	0	0	0	0	0
Other real estate owned	11,000	10,000	11,000	12,000	13,000
Other Assets					
30-89 days past due	3,000	0	12,000	0	2,000
90+ days past due	98,000	87,000	159,000	2,000	82,000
Nonaccrual	1,098,000	930,000	988,000	954,000	1,188,000
Total other assets past due and nonaccrual	1,199,000	1,017,000	1,159,000	956,000	1,272,000

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.05	0.32	5	0.07	0.33	10	0.11	0.32	19	0.11	0.39	13	0.07	0.43	7
90+ days past due loans and leases	0	0.10	10	0.04	0.11	58	0	0.10	10	0.01	0.12	32	0	0.15	8
Nonaccrual loans and leases	0.72	0.44	84	0.74	0.65	65	1.09	0.46	90	0.92	0.66	77	0.85	0.51	84
90+ days past due and nonaccrual loans and leases	0.72	0.59	71	0.78	0.82	58	1.09	0.62	83	0.93	0.85	66	0.85	0.71	66
30-89 days past due restructured	0	0.01	17	0	0.01	44	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0	0.10	11	0.03	0.13	20	0.02	0.10	21	0.07	0.13	42	0.05	0.14	34
30-89 days past due loans held for sale	0	0	87	0.02	0	94	0.06	0	95	0.01	0	91	0	0	83
90+ days past due loans held for sale	0	0	42	0.04	0	94	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0.44	0	98	0.50	0	98	0.76	0	99	0.62	0.01	98	0.52	0	99
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.05	0.32	5	0.07	0.33	10	0.11	0.32	20	0.11	0.40	13	0.07	0.43	7
90+ days past due assets	0.04	0.10	54	0.07	0.11	66	0.06	0.10	63	0.01	0.12	32	0.05	0.15	43
Nonaccrual assets	1.14	0.45	94	1.11	0.66	86	1.45	0.47	93	1.32	0.67	89	1.52	0.53	94
30+ days past due and nonaccrual assets	1.22	0.94	74	1.26	1.18	63	1.62	0.97	83	1.44	1.29	65	1.64	1.19	80
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.25	0.35	42	0.26	0.50	23	0.34	0.36	58	0.28	0.52	28	0.30	0.44	36
90+ days past due and nonaccrual assets + other real estate owned	0.25	0.36	38	0.26	0.53	20	0.35	0.37	57	0.28	0.55	24	0.31	0.48	31
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.16	0.41	16	0.16	0.58	9	0.25	0.41	32	0.19	0.60	13	0.16	0.53	12
Allowance for loan and lease losses	279.68	62.77	97	247.64	69.27	97	451.83	62.64	99	259.64	66.66	98	422.35	115.41	95
Equity capital + allowance for loan and lease losses	1.83	3.67	24	1.76	5.03	12	2.79	3.60	42	2.11	4.97	17	1.80	4.28	18
Tier 1 capital + allowance for loan and lease losses	2.35	4.23	28	2.22	5.96	12	3.52	4.30	45	2.44	6.05	14	2	5.65	15
Loans and leases + other real estate owned	0.73	0.69	60	0.75	0.97	42	1.10	0.71	81	0.92	0.97	51	0.85	0.85	53

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____

City/State _____

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.18	0.26	43	0.35	0.31	67	0.21	0.26	46	0.51	0.39	70	0.25	0.38	40
90+ days past due	0	0.13	18	0.19	0.13	82	0	0.12	15	0	0.16	14	0	0.16	13
Nonaccrual	1.44	0.51	89	1.60	0.76	87	1.50	0.52	90	1.51	0.76	86	1.25	0.46	92
Commercial and industrial															
30–89 days past due	0	0.26	2	0	0.22	3	0	0.24	3	0.01	0.23	7	0.01	0.31	8
90+ days past due	0	0.03	18	0	0.02	15	0	0.04	18	0	0.03	16	0	0.05	14
Nonaccrual	3.46	0.53	97	3.82	0.69	98	3.22	0.57	96	5.68	0.75	97	4.83	0.83	97
Individuals															
30–89 days past due	0	0.67	4	0	0.53	5	0	0.63	6	0	0.83	4	0	0.83	5
90+ days past due	0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.17	16
Nonaccrual	0	0.16	11	0	0.22	10	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans															
30–89 days past due		0		0	0.01	44	0	0.01	45	0	0	46	0	0	47
90+ days past due		0		0	0	50	0	0	47	0	0	46	0	0	49
Nonaccrual		0.01		0	0	47	0	0	47	0	0	47	0	0	48
Agricultural															
30–89 days past due		0.16			0.17			0.07			0.17			0.24	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.71			0.44			0.70			0.49			0.67	
Foreign governments															
30–89 days past due	0	0	50	0	0.03	46	0	0.50	43	0	0	50	0	0.07	47
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Nonaccrual	1.58	0.23	93	0	0.04	46	1.58	0.15	93	0	0.09	46	0	0.03	44
Other loans and leases															
30–89 days past due	0	0.13	17	0	0.13	16	0.10	0.12	66	0	0.18	15	0	0.20	14
90+ days past due	0	0.01	34	0	0.01	34	0	0.01	34	0.02	0.01	83	0	0.01	30
Nonaccrual	0.16	0.08	80	0.14	0.15	68	0.90	0.09	95	0.15	0.15	68	0.03	0.13	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.21	0.44	31	0.37	0.47	49	0.26	0.46	32	0.64	0.65	64	0.38	0.67	28
	90+ days past due	0	0.25	21	0	0.28	18	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	0.96	0.68	76	1.23	0.88	74	0.99	0.71	76	1.15	0.89	71	1.62	0.73	88
Revolving	30-89 days past due	0	0.27	6	0.59	0.31	81	0	0.28	9	0.20	0.48	27	0.65	0.45	69
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	15.79	1.02	99	2.37	1.31	82	16.04	1.18	98	0.78	1.13	55	3.25	1	87
Closed-end	30-89 days past due	0.21	0.46	32	0.37	0.48	48	0.26	0.49	34	0.65	0.65	62	0.38	0.70	29
	90+ days past due	0	0.28	21	0	0.31	20	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.93	0.66	75	1.22	0.85	77	0.96	0.67	77	1.16	0.87	74	1.61	0.70	89
Junior lien	30-89 days past due	0	0.01	12	0	0.01	9	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.03	9	0	0.05	6	0	0.03	8	0	0.04	6	0	0.04	8
Commercial real estate	30-89 days past due	0.08	0.16	42	0.30	0.22	72	0.06	0.15	40	0.18	0.26	53	0	0.18	4
	90+ days past due	0	0.01	30	0.76	0.02	98	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	2.87	0.37	96	2.70	0.62	96	3.10	0.38	97	2.45	0.62	97	0.53	0.23	83
Construction and development	30-89 days past due	3.52	0.19	98	12.38	0.22	99	2.34	0.17	97	5.90	0.28	99	0	0.28	12
	90+ days past due	0	0	38	31.27	0.01	99	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.17	15	0	0.50	11	0	0.20	15	0	0.41	11	0	0.20	12
1-4 family	30-89 days past due	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	3.52	0.14	98	12.38	0.16	99	2.34	0.13	97	5.90	0.22	99	0	0.20	15
	90+ days past due	0	0	39	31.27	0	99	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.14	17	0	0.43	11	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30-89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0.45	0.09	89	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0	0.13	6	0	0.20	5	0	0.13	6	0	0.23	6	0	0.14	5
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	3.27	0.45	96	3.12	0.78	96	3.58	0.45	98	2.87	0.80	95	0.60	0.28	82
Owner Occupied	30-89 days past due	0	0.04	10	0	0.06	10	0	0.04	10	0	0.07	8	0	0.07	8
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0	0.17	5	0	0.32	3	0	0.17	5	0	0.27	5	0	0.16	7
Other	30-89 days past due	0	0.08	12	0	0.12	8	0	0.08	14	0	0.14	11	0	0.07	9
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	3.27	0.24	97	3.12	0.40	98	3.58	0.23	98	2.87	0.44	96	0.60	0.10	95
Farmland	30-89 days past due		0.17			0.13			0.10			0.11			0.23	
	90+ days past due		0			0.01			0			0			0.01	
	Nonaccrual		0.67			1.14			0.69			1.13			0.84	
Credit card	30-89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	8,331,000	19,229,000	11,361,000	15,799,000	5,228,000
Retained earnings	91,907,000	82,287,000	89,679,000	78,978,000	70,589,000
Accumulated other comprehensive income (AOCI)	-4,902,000	-2,754,000	-3,102,000	-1,962,000	-2,788,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	95,336,000	98,762,000	97,938,000	92,815,000	73,029,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	23,255,000	23,894,000	23,345,000	15,692,000	9,094,000
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	-396,000	-1,308,000	-1,149,000	-1,527,000	-816,000
Subtotal:	72,477,000	76,176,000	75,742,000	78,650,000	64,751,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	72,477,000	76,176,000	75,742,000	78,650,000	64,751,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	7,750,000	7,750,000	7,750,000	9,250,000	8,520,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	572,000	589,000	562,000	619,000	607,000
Additional tier 1 capital before deductions	8,322,000	8,339,000	8,312,000	9,869,000	9,127,000
Less: Additional tier 1 capital deductions	678,000	456,000	706,000	440,000	435,000
Additional tier 1 capital	7,644,000	7,883,000	7,606,000	9,429,000	8,692,000
Tier 1 Capital	80,121,000	84,059,000	83,348,000	88,079,000	73,443,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	8,119,000	7,476,000	8,609,000	7,737,000	8,538,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	135,000	139,000	132,000	146,000	143,000
Allowance for loan and lease losses in tier 2 capital	1,329,000	1,173,000	1,155,000	1,265,000	590,000
Exited advanced approach eligible credit reserves	990,000	955,000	916,000	1,046,000	305,000
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	9,583,000	8,788,000	9,896,000	9,148,000	9,271,000
Exited advanced approach tier 2 capital before deductions	9,244,000	8,570,000	9,657,000	8,929,000	8,986,000
Less: Tier 2 capital deductions	236,000	24,000	78,000	14,000	6,000
Tier 2 capital	9,347,000	8,764,000	9,818,000	9,134,000	9,265,000
Exited advanced approach tier 2 capital	9,008,000	8,546,000	9,579,000	8,915,000	8,980,000
Total capital	89,468,000	92,823,000	93,166,000	97,213,000	82,708,000
Exited advanced approach total capital	89,129,000	92,605,000	92,927,000	96,994,000	82,423,000
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	1,208,693,000	1,146,422,000	1,194,273,000	1,070,039,000	899,066,000
Less: Deductions from common equity tier 1 capital	24,199,000	25,008,000	24,334,000	16,728,000	9,870,000
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	1,184,494,000	1,121,414,000	1,169,939,000	1,053,311,000	889,196,000
Total risk-weighted assets	501,428,973	455,071,305	471,921,030	453,106,463	394,177,108
Exited advanced approach total RWA	456,532,000	438,839,000	435,755,000	445,158,000	382,491,000

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	14.45	12.18	83	16.74	12.54	89	16.05	12.37	89	17.36	12.35	92	16.43	12.11	89
Common equity tier 1 capital, column B	15.88	0.26	99	17.36	0.28	99	17.38	0.29	99	17.67	0.30	99	16.93	0.29	99
Tier 1 capital, column A	15.98	12.88	88	18.47	13.31	92	17.66	13.11	91	19.44	13.08	93	18.63	12.78	92
Tier 1 capital, column B	17.55	0.31	99	19.15	0.32	99	19.13	0.34	99	19.79	0.34	99	19.20	0.34	99
Total capital, column A	17.84	14.72	86	20.40	15.37	93	19.74	14.91	92	21.45	15.23	95	20.98	14.36	93
Total capital, column B	19.52	0.34	99	21.10	0.36	99	21.33	0.37	99	21.79	0.39	99	21.55	0.38	99
Tier 1 leverage	6.76	9.06	5	7.50	9.15	8	7.12	8.98	7	8.36	9.13	31	8.26	9.76	11
Supplementary leverage ratio, advanced approaches HCs	5.46	6.62	20	6.65	7.94	12	5.64	6.71	31	7.39	8.72	36	6.36	7.41	38

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	25,000	17,000	72,000	75,000	79,000	47.06	47.06
Other insurance activities income	25,000	17,000	72,000	75,000	79,000	47.06	47.06
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	1,056,000	1,075,000	1,074,000	1,085,000	748,000	-1.77	40.80

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	0.17	0.38	67	0.11	0.38	59	0.12	0.36	55	0.15	0.41	63	0.19	0.47	64
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91		
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61		
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Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	1.31	12.22	12	1.27	11	14	1.28	12	11	1.22	11.03	14	1.01	11.51	13
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Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	600,613,000			597,500,000			570,452,000			574,346,000			512,572,000		
Net assets of broker-dealer subsidiaries / Consolidated assets	49.14	0.46	98	51.56	0.50	98	48.01	0.46	98	51.47	0.75	97	57.24	1.39	97

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	21,408,000	33,581,000	22,544,000	24,817,000	17,622,000
Real estate loans	4,203,000	3,893,000	4,001,000	4,028,000	4,105,000
Commercial and industrial loans	6,391,000	6,554,000	6,299,000	4,597,000	4,317,000
Loans to depository institutions and other banks acceptances	0	67,000	52,000	89,000	37,000
Loans to foreign governments and institutions	253,000	450,000	253,000	449,000	449,000
Loans to individuals	366,000	97,000	317,000	56,000	0
Agricultural loans	0	0	0	0	0
Other foreign loans	10,195,000	22,520,000	11,622,000	15,598,000	8,714,000
Lease financing receivables	0	0	0	0	0
Debt securities	0	43,000	0	43,000	52,000
Interest-bearing bank balances	52,371,000	44,582,000	43,889,000	38,817,000	37,517,430
Total selected foreign assets	73,779,000	78,206,000	66,433,000	63,677,000	55,191,430
Total foreign deposits	8,776,000	1,504,000	1,368,000	1,254,000	1,079,000
Interest-bearing deposits	1,262,000	1,504,000	1,366,000	1,254,000	1,079,000
Non-interest-bearing deposits	7,514,000	0	2,000	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	1.78	0.70	79	1.27	0.69	74	1.71	0.66	79	1.58	0.87	73	4.33	1.25	84
Cost: Interest-bearing deposits	0.63	0.14	92	0.67	0.13	88	0.61	0.14	88	1.49	0.42	92	2.66	1.19	93

	BHC	Peer # 1	Pct												
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Growth Rates															
Net loans and leases	-36.25	10.28	8	78.14	-6.17	92	-9.16	6.83	32	40.83	-2.40	88	20.29	22.48	75
Total selected assets	-5.66	17.19	32	35.75	-2.56	83	4.33	9.48	58	15.37	2.04	72	7.61	12.40	64
Deposits	483.51	-5.48	96	22.38	2.95	75	9.09	0.73	78	16.22	3.46	60	55.48	10.36	86

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	8,627,000	8,307,000	6,747,000	7,206,000	9,475,000	3.85	-51.37
1–4 family residential loans	8,627,000	8,307,000	6,747,000	7,206,000	9,475,000	3.85	-51.37
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	5,000	7,000	7,000	7,000	1,000	-28.57	150.00
1–4 family residential loans	5,000	7,000	7,000	7,000	1,000	-28.57	
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0.71	0.72	0.57	0.57	0.65		1.06
1–4 family residential loans	0.71	0.72	0.57	0.57	0.65		1.06
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans	21.73	18.23	19.75	19.75	18.18		22.35
Home equity lines	0.04	0.06	0.04	0.04	0.21		0.08
Credit card receivables	0	0	0	0	0		0
Auto loans and other consumer loans	12.97	10.62	11.71	11.71	10.44		10.95
Commercial and industrial loans	7.41	8.26	6.90	6.90	8.55		9.55
All other loans and leases	57.86	62.82	61.60	61.60	62.62		57.06

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0.06	0.08	0.10	0.10	0.01
1-4 family residential loans.....	0.06	0.08	0.10	0.10	0.01
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0.01	0.01	0.01	0.01	0
Total retained credit exposure and asset sale credit exposure.....	0.01	0.01	0.01	0.01	0

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans.....	197,000	216,000	173,000	214,000	382,000	-8.80	-76.91	
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 30-89 days past due securitized assets.....	197,000	216,000	173,000	214,000	382,000	-8.80	-76.91	
90+ Days Past Due Securitized Assets								
1-4 family residential loans.....	678,000	858,000	627,000	877,000	972,000	-20.98	-80.16	
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 90+ days past due securitized assets.....	678,000	858,000	627,000	877,000	972,000	-20.98	-80.16	
Total past due securitized assets.....	875,000	1,074,000	800,000	1,091,000	1,354,000	-18.53	-79.51	
Net Losses on Securitized Assets								
1-4 family residential loans.....	8,000	25,000	50,000	100,000	271,000	-68.00	-94.48	
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total net losses on securitized assets.....	8,000	25,000	50,000	100,000	271,000	-68.00	-94.48	

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.28	2.60	2.56	2.97	4.03
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.28	2.60	2.56	2.97	4.03
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	7.86	10.33	9.29	12.17	10.26
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	7.86	10.33	9.29	12.17	10.26
Total past due securitized assets percent of securitized assets	10.14	12.93	11.86	15.14	14.29
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.37	1.20	0.74	1.39	2.86
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0.37	1.20	0.74	1.39	2.86
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.52	0.76	0.55	1.03	1.23
Home equity lines	0	0.59	0	0.20	0.65
Credit card receivables					
Commercial and industrial loans	0	0	0	0.01	0.01
All other loans and leases	0.01	0.02	0.08	0.01	0
Total managed loans past due 30–89 days	0.12	0.15	0.17	0.20	0.28
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.15	1.81	1.15	1.99	2.39
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	-0.05	0.01	-0.08	0.01	-0.07
Total managed loans past due 90+ days	0.25	0.37	0.23	0.37	0.53
Total Past Due Managed Assets	0.37	0.52	0.40	0.57	0.81
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.05	0.21	0.10	0.23	0.67
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	0.02	0.05	0.15	0.03
All other loans and leases	0.04	0.02	0.05	0.04	0
Net Losses on Managed Assets Percent of Total Managed Assets	0.04	0.05	0.06	0.08	0.15

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	-6,214	-21,801	-70,208	-87,099	-142,267		
Dividends	0	0	0	0	0		
Interest	-10,561	-19,918	-52,430	-86,506	-143,377		
Management and service fees	0	0	0	0	0		
Other income	4,347	-1,883	-17,778	-593	1,110		
Income from nonbank subsidiaries	-195,906	-488,102	6,452,050	4,035,080	7,837,465		
Dividends	700,000	0	4,892,334	919,938	1,998,138		6102.92
Interest	376,420	381,977	1,575,015	2,546,099	3,533,341	-1.45	-50.67
Management and service fees	0	0	0	0	0		
Other income	-1,272,326	-870,079	-15,299	569,043	2,305,986		
Income from subsidiary holding companies	7,442,396	1,731,697	4,550,162	3,537,637	4,426,671	329.77	4670.09
Dividends	7,200,000	1,600,000	4,006,000	3,061,000	3,531,000	350.00	
Interest	242,396	131,697	544,162	476,637	895,671	84.06	55.36
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	7,240,276	1,221,794	10,932,004	7,485,618	12,121,869	492.59	673.03
Securities gains (losses)	0	4,168	12,321	10,765	14,522	-100.00	
Other operating income	1,085,604	1,138,747	835,281	-41,793	-1,460,412	-4.67	2191.08
Total operating income	8,325,880	2,364,709	11,779,606	7,454,590	10,675,979	252.09	746.14
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	664,614	710,057	2,693,289	3,139,391	4,865,340	-6.40	2.16
Other expenses	125,182	195,890	570,862	335,115	96,148	-36.10	-80.04
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	789,796	905,947	3,264,151	3,474,506	4,961,488	-12.82	-38.20
Income (loss) before taxes	7,536,084	1,458,762	8,515,455	3,980,084	5,714,491	416.61	
Applicable income taxes (credit)	-138,790	-52,041	-203,305	-109,043	-72,642		
Extraordinary items							
Income before undistributed income of subsidiaries	7,674,874	1,510,803	8,718,760	4,089,127	5,787,133	408.00	
Equity in undistributed income of subsidiaries	-4,009,045	2,609,062	6,315,421	6,906,411	3,254,374		
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	987,362	1,836,923	792,419	2,909,928	774,877	-46.25	5.49
Subsidiary holding companies	-4,996,407	772,139	5,523,002	3,996,483	2,479,497		
Net income (loss)	3,665,829	4,119,865	15,034,181	10,995,538	9,041,507	-11.02	89.87
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	1,687,362	1,836,923	5,684,753	3,829,866	2,773,015	-8.14	78.13
Subsidiary holding companys' net income	2,203,593	2,372,139	9,529,002	7,057,483	6,010,497	-7.11	88.53

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change		
									1-Year	5-Year	
Assets											
Investment in bank subsidiaries	240,703	0.07	144,466	0.04	474,826	0.13	254,755	4,581,376	66.62	-80.92	
Common and preferred stock	0	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	154,568	0.04	75,563	0.02	313,704	0.09	172,082	4,130,835	104.56	-82.42	
Other receivables	86,135	0.02	68,903	0.02	161,122	0.05	82,673	450,541	25.01	-77.48	
Investment in nonbank subsidiaries	178,221,651	49.14	182,808,783	54.52	169,635,534	47.64	208,420,574	161,687,669	-2.51	-4.18	
Common and preferred stock	49,113,374	13.54	48,980,702	14.61	47,663,337	13.39	46,688,704	42,978,245	0.27	54.77	
Excess cost over fair value	814,229	0.22	8,572,670	2.56	817,860	0.23	823,648	688,953	-90.50		
Loans, advances, notes, and bonds	120,407,073	33.20	116,945,584	34.88	113,127,713	31.77	153,583,410	112,211,662	2.96	-21.14	
Other receivables	7,886,975	2.17	8,309,827	2.48	8,026,624	2.25	7,324,812	5,808,809	-5.09	400.56	
Investment in subsidiary holding companies	128,447,809	35.42	90,189,046	26.90	128,341,147	36.04	75,320,120	59,178,674	42.42	104.34	
Common and preferred stock	48,820,135	13.46	55,046,770	16.42	69,059,405	19.39	52,888,011	36,093,282	-11.31	34.64	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	79,627,674	21.96	35,142,276	10.48	59,281,742	16.65	22,432,109	23,085,392	126.59	199.35	
Other receivables	0	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0			
Securities	40,906,553	11.28	39,783,502	11.86	39,706,651	11.15	39,225,214	37,253,215	2.82		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	12,042,227	3.32	18,432,292	5.50	15,242,259	4.28	7,082,342	8,001,123	-34.67	140.84	
Cash and due from unrelated depository institution	60,369	0.02	20,435	0.01	99,711	0.03	20,348	9,470	195.42	1094.48	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0	0			
Other assets	2,754,535	0.76	3,947,501	1.18	2,571,008	0.72	2,842,406	2,429,654	-30.22	-41.44	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	362,673,847	100.00	335,326,025	100.00	356,071,136	100.00	333,165,759	273,141,181	8.16	39.58	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	11,673,516	3.22	14,254,539	4.25	6,540,726	1.84	17,727,678	15,854,167	-18.11	-36.83	
Borrowings with maturity over 1 year	141,177,872	38.93	130,967,477	39.06	150,063,425	42.14	131,157,058	121,783,347	7.80	10.18	
Subordinated notes and debentures	12,994,362	3.58	10,824,104	3.23	13,590,679	3.82	11,093,768	10,569,633	20.05	26.71	
Other liabilities	1,363,547	0.38	1,383,529	0.41	1,859,952	0.52	2,183,132	2,153,902	-1.44	-26.66	
Balance due to subsidiaries and related institutions	92,562,921	25.52	71,637,104	21.36	78,575,550	22.07	69,222,431	41,230,410	29.21	299.39	
Total liabilities	259,772,218	71.63	229,066,753	68.31	250,630,332	70.39	231,384,067	191,591,459	13.40	42.81	
Equity Capital	102,901,629	28.37	106,259,272	31.69	105,440,804	29.61	101,781,692	81,549,722	-3.16	32.05	
Perpetual preferred stock (income surplus)	7,750,413	2.14	7,750,413	2.31	7,750,413	2.18	9,250,413	8,520,313	0.00	-9.04	
Common stock	20,389	0.01	20,389	0.01	20,389	0.01	20,389	20,389	0.00	0.00	
Common surplus	28,006,868	7.72	27,406,286	8.17	28,840,905	8.10	25,545,913	23,935,417	2.19	22.41	
Retained earnings	91,721,898	25.29	82,033,723	24.46	89,430,908	25.12	78,694,074	70,588,187	11.81	66.44	
Accumulated other comprehensive income	-4,902,030	-1.35	-2,753,779	-0.82	-3,101,794	-0.87	-1,962,061	-2,787,559			
Other equity capital components	-19,695,909	-5.43	-8,197,760	-2.44	-17,500,017	-4.91	-9,767,036	-18,727,025			
Total liabilities and equity capital	362,673,847	100.00	335,326,025	100.00	356,071,136	100.00	333,165,759	273,141,181	8.16	39.58	
Memoranda											
Loans and advances from bank subsidiaries	1,601	0	30,027	0.01	1,834	0	3,056	3,043	-94.67	19.66	
Loans and advances from nonbank subsidiaries	92,291,986	25.45	68,848,516	20.53	76,372,746	21.45	66,724,005	39,793,183	34.05	304.32	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	57,930	0.02	0	0	12,072	0	38,910	57,078		-48.49	
Subordinated and long-term debt 1 year or less	45,738,868	12.61	31,146,908	9.29	33,061,682	9.29	30,368,576	10,831,405	46.85	136.20	
Guaranteed loans to banks, nonbanks, and holding companies	48,653,550	13.42	41,974,731	12.52	47,128,806	13.24	39,744,562	32,995,667	15.91	1264.18	

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	14.04	9.94	84	15.97	12.54	76	14.25	11.94	72	12.42	7.29	87	11.12	9.68	70
Bank net income / Average equity investment in banks		10.44			12.55			11.80			7.45			10.51	
Nonbank net income / Average equity investment in nonbanks	13.72	11.36	65	13.99	12.53	61	10.85	13.12	55	8.41	9.75	57	7.40	7.89	62
Subsidiary HCs net income / Average equity investment in sub HCs	14.95	8.34	78	17.58	11.69	80	15.77	10.11	75	17.02	7.01	87	14.58	8.55	89
Bank net income / Parent net income	0	97.54	4	0	95.97	4	0	96.79	4	0	88.16	5	0	82.22	7
Nonbank net income / Parent net income	46.03	3.43	94	44.59	2.83	97	37.81	3.40	97	34.83	3.59	93	30.67	5.93	87
Subsidiary holding companies' net income / Parent net income	60.11	80.23	27	57.58	65.70	40	63.38	65.35	35	64.18	68.34	40	66.48	74	34
Leverage															
Total liabilities / Equity capital	252.45	16.87	97	215.57	17.74	97	237.70	16.81	97	227.33	20.06	97	234.94	20.43	97
Total debt / Equity capital	161.17	11.65	97	146.85	11.90	97	161.41	11.71	97	157.18	14.41	96	181.74	14.31	97
Total debt + notes payable to subs that issued TPS / Equity capital	161.17	13.71	97	146.85	14.30	97	161.41	13.63	97	157.18	16.67	96	181.74	16.36	97
Total debt + Loans guaranteed for affiliate / Equity capital	208.45	11.72	97	186.36	12.02	97	206.11	11.77	97	196.23	14.68	97	222.20	14.56	97
Total debt / Equity capital – excess over fair value	162.45	11.75	97	159.74	12	97	162.67	11.81	97	158.46	14.52	96	183.29	14.51	96
Long-term debt / Equity capital	149.82	11.08	97	133.44	11.33	97	155.21	10.95	97	139.76	13.56	96	162.30	13.04	96
Short-term debt / Equity capital	11.34	0.49	97	13.41	0.52	97	6.20	0.57	93	17.42	0.77	95	19.44	1.02	96
Current portion of long-term debt / Equity capital	44.45	0.08	98	29.31	0.04	97	31.36	0.06	97	29.84	0.06	97	13.28	0.05	97
Excess cost over fair value / Equity capital	0.79	0.07	91	8.07	0.10	98	0.78	0.05	93	0.81	0.08	92	0.84	0.12	90
Long-term debt / Consolidated long-term debt	73.53	40.81	78	73.49	35.48	82	74.95	39.86	78	73.86	34.67	84	73.46	28.44	88
Double Leverage															
Equity investment in subs / Equity capital	95.96	103.47	12	105.97	102.85	69	111.48	103.22	85	98.64	102.81	25	97.81	103.22	18
Total investment in subs / Equity capital	298.26	108.45	97	257.05	108.21	97	283.05	108.40	97	279.02	110.16	96	276.45	111.07	96
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.28	0.38	17	0.38	0.22	64	0.80	0.29	80	-0.13	0.47	26	-0.20	0.36	19
Equity investment in subs – equity cap / Net income-div (X)		1.31		0.47	0.74	45	1.13	1.05	65		1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	391.28	129.62	95	144.64	111.20	70	159.25	152.85	60	121.65	136.59	50	141.38	177.68	39
Cash from ops + noncash items + op expense / Op expense + dividend	-95.16	125.04	6	-355.06	98.58	0	104.54	154.48	30	280.36	147.24	90	381.20	190.27	88
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	41.65	98.29	26	201.55	85.35	87	123.98	98.54	76	97	134.08	27	101.85	116.34	37
Pretax operating income + interest expense / Interest expense	1,233.90	2,251.18	60	305.44	1,142.88	36	416.17	1,835.33	20	226.78	2,016.32	18	217.45	1,968.54	13
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,233.90	1,728.15	56	305.44	1,357.31	32	416.17	1,770.77	19	226.78	1,539.23	17	217.45	1,632.83	12
Dividends + interest from subsidiaries / Interest expense + dividends	416.95	145.40	94	141.18	117.86	66	157.11	174.12	56	116.64	150.43	40	129.99	210.80	28
Fees + other income from subsidiaries / Salary + other expenses	-1,012.91	9.52	1	-445.13	13.36	1	-5.79	11.92	2	169.63	13.95	98	2,399.53	16.52	99
Net income / Current part of long-term debt + preferred dividends (X)	0.08	20.52	5	0.13	33.13	3	0.45	47.61	4	0.36	35.64	4	0.80	57.11	7
Other Ratios															
Net assets that reprice within 1 year / Total assets	21.88	3.42	99	24.52	3.97	98	21.12	3.44	99	26.13	3.85	99	21.47	2.64	98
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	47.28	0.02	98	39.50	0.03	98	44.70	0.02	98	39.05	0.05	98	40.46	0.10	98
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	47.28	0.02	98	39.50	0.03	98	44.70	0.02	98	39.05	0.05	98	40.46	0.10	98
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	76.45	1.70	98	83.87	1.80	98	72.08	1.76	98	83.92	2.66	96	80.49	5.62	94
Combined thrift assets (reported only by bank holding companies)	0	0	50	6.87	0	99	0	0	50	5.61	0	99	0	0	50
Combined foreign nonbank subsidiary assets	28	0.05	98	28.28	0.07	98	24.82	0.06	98	28.23	0.08	98	31.47	0.19	98

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	17.93	64.91	8	51.16	74.87	32	49.16	66.37	41	68.25	81.10	46	46.40	57.84	47
Dividends declared / Net income	37.54	33.46	56	18.76	23.13	36	28.51	28.27	50	25.38	42.29	28	29.70	33.08	46
Net income – dividends / Average equity	8.77	6.76	74	12.97	9.52	76	10.19	8.62	71	9.26	4.14	89	7.82	6.46	69
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	124.34	14	0	101.14	15	0	155.92	7	0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries	50.87	1.65	95	0	3.28	30	114.15	4.90	97	32.96	3.41	92	74.42	7.53	93
Dividends from subsidiary holding companies.....	523.26	3.24	99	206.99	4.75	95	93.47	5.91	91	109.67	4.85	92	131.51	21.40	88
Dividends from all subsidiaries	574.13	153.16	95	206.99	128.99	78	207.61	203.53	61	142.63	174.85	48	205.93	260.40	46
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		43.39			30.63			45.96			60.28			66.55	
Interest income from bank subsidiaries.....		0.15			0.12			0.11			0.36			0.54	
Management and service fees from bank subsidiaries		0.75			1.08			0.88			1.47			1.55	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries		49.34			33.49			51.33			62.88			69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	41.48	31.46	70	0	47.24	21	86.06	62.63	63	24.02	56.39	44	72.06	82.95	55
Interest income from nonbank subsidiaries.....	22.31	2.20	92	20.79	2.80	89	27.71	2.44	92	66.48	7.38	90	127.42	20.25	90
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	-75.40	0.06	2	-47.37	0.09	2	-0.27	0.07	3	14.86	0.16	97	83.16	1.06	96
Operating income from nonbank subsidiaries	-11.61	39.06	3	-26.57	69.48	2	113.50	87.22	75	105.36	79.84	71	282.63	150.41	78
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	326.74	117.80	88	67.45	28.44	75	42.04	38.10	50	43.37	43.51	52	58.75	61.23	38
Interest income from subsidiary holding companies.....	11	11.88	66	5.55	6.44	70	5.71	5.26	70	6.75	8.40	66	14.90	6.54	73
Management and service fees from subsidiary holding companies.....	0	0.52	47	0	0.37	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....	0	-3.33	52	0	-1.46	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies.....	337.74	126.86	88	73	34.47	75	47.75	58.37	45	50.13	55.20	47	73.65	76.49	34
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	60.28	15	0	58.57	15	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	-0.13	1.04	0	-0.84	0.72	0	-0.45	0.23	0	-1.16	0.63	0	-1.34	0.80	0
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0.05	0.01	91	-0.08	0.02	2	-0.15	0.02	3	-0.01	0.04	2	0.01	0.03	88
Operating income from bank subsidiaries	-0.07	73.91	3	-0.92	71.70	2	-0.60	83.13	1	-1.17	82.20	2	-1.33	78.80	2
Dividends from nonbank subsidiaries	8.41	4.30	85	0	5.32	29	41.53	3.07	93	12.34	1.95	90	18.72	2.65	90
Interest income from nonbank subsidiaries.....	4.52	0.21	94	16.15	0.82	93	13.37	0.18	97	34.15	0.73	96	33.10	1.19	94
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	-15.28	0	1	-36.79	0.01	0	-0.13	0.01	2	7.63	0.01	98	21.60	0.04	98
Operating income from nonbank subsidiaries	-2.35	6.88	2	-20.64	10.59	0	54.77	4.67	93	54.13	4.70	93	73.41	7.29	92
Dividends from subsidiary holding companies.....	86.48	1.52	96	67.66	1.03	96	34.01	2.10	92	41.06	2.53	92	33.07	4.52	88
Interest income from subsidiary holding companies.....	2.91	0.01	95	5.57	0.13	93	4.62	0.01	95	6.39	0.11	94	8.39	0.20	94
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	89.39	3.73	93	73.23	2.35	94	38.63	3.91	89	47.46	4.56	90	41.46	6.08	88
Loans and advances from subsidiaries / Short term debt.....	791.12	225.56	88	483.20	142.34	88	1,167.86	158.10	93	376.62	135.13	83	251.37	83.37	85
Loans and advances from subsidiaries / Total debt	55.69	28.43	78	44.14	29.59	70	44.88	26.38	74	41.73	27.08	71	26.89	28.33	60